

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 William J. Barker, III  
 Debtor

Case No. 18-14797-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
Form ID: 309IPage 1 of 2  
Total Noticed: 22

Date Rcvd: Aug 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2018.

db +William J. Barker, III, 120 Jefferson Avenue, Cheltenham, PA 19012-2209  
 14168506 +Kay Jewelers, 15220 NW Greenbriar St., Beaverton, OR 97006-5744  
 14168516 +Midland Funding LLC, 1 International Plaza, 5th FL, Philadelphia, PA 19113-1510

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: mark@berenatolawfirm.com Aug 04 2018 02:04:00 MARK A. BERENATO,

Mark A. Berenato, Attorney at Law, P.O. Box 167, Mendenhall, PA 19357

tr +E-mail/Text: bncnotice@phl3trustee.com Aug 04 2018 02:05:11 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

smg E-mail/Text: megan.harper@phila.gov Aug 04 2018 02:04:44 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2018 02:04:12  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 04 2018 02:04:41 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 04 2018 02:04:32 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14172789 EDI: PHINAMERI.COM Aug 04 2018 05:53:00 Americredit Financial Services, Inc.,  
 DBA GM Financial, P.O. Box 183853, Arlington, TX 76096

14168505 +E-mail/Text: bankruptcy@rentacenter.com Aug 04 2018 02:05:20 Acceptance Now,  
 5501 Headquarters Drive, Plano, TX 75024-5837

14168503 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 04 2018 02:04:07 Ditech Financial, PO Box 6172,  
 Rapid City, SD 57709-6172

14168504 +EDI: PHINAMERI.COM Aug 04 2018 05:53:00 GM Financial, PO Box 78143,  
 Phoenix, AZ 85062-8143

14168513 +EDI: RESURGENT.COM Aug 04 2018 05:53:00 LVNV Funding LLC, PO Box 1269,  
 Greenville, SC 29602-1269

14168514 EDI: PRA.COM Aug 04 2018 05:53:00 Portfolio Recovery Assoc., 120 Corporate Blvd., STE 1,  
 Norfolk, VA 23502

14169366 +EDI: PRA.COM Aug 04 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

14168515 +EDI: SECONDROUND.COM Aug 04 2018 05:53:00 Second Round LP, 4150 Fried Rich Lane,  
 Austin, TX 78744-1052

14168508 +EDI: RMSC.COM Aug 04 2018 05:53:00 Syncb Home, PO Box 965036, Orlando, FL 32896-5036

14168509 +EDI: RMSC.COM Aug 04 2018 05:53:00 Syncb Walmart, PO Box 965024, Orlando, FL 32896-5024

14168510 +EDI: WTRRNBNBANK.COM Aug 04 2018 05:53:00 TD Bank, PO Box 673, Minneapolis, MN 55440-0673

14168511 E-mail/Text: tidewaterlegalebn@twcs.com Aug 04 2018 02:04:06 Tidewater Credit Services,  
 6520 Indian River Road, Virginia Beach, VA 23464

14168512 +EDI: VERIZONCOMB.COM Aug 04 2018 05:53:00 Verizon, PO Box 650584, Dallas, TX 75265-0584

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2018 at the address(es) listed below:

MARK A. BERENATO on behalf of U.S. Trustee mark@berenatolawfirm.com  
 MARK A. BERENATO on behalf of Debtor William J. Barker, III mark@berenatolawfirm.com  
 REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com  
 United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

**Information to identify the case:**

Debtor 1	William J. Barker III	Social Security number or ITIN xxx-xx-6108
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 7/20/18
Case number: 18-14797-mdc		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	William J. Barker III	
<b>2. All other names used in the last 8 years</b>	aka William James Barker III, aka William Barker III, aka Bill Barker, aka William Barker	
<b>3. Address</b>	120 Jefferson Avenue Cheltenham, PA 19012	
<b>4. Debtor's attorney</b> Name and address	MARK A. BERENATO Mark A. Berenato, Attorney at Law P.O. Box 167 Mendenhall, PA 19357	Contact phone 610 836 1874 Email: <a href="mailto:mark@berenatolawfirm.com">mark@berenatolawfirm.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 8/3/18

**For more information, see page 2**

Debtor William J. Barker III

Case number 18-14797-mdc

<b>7. Meeting of creditors</b>	<b>September 5, 2018 at 12:30 PM</b>	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 11/4/18</b> <b>Filing deadline: 9/28/18</b> <b>Filing deadline: 1/16/19</b>
<p><b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$803.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/18/18 at 9:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	